

[Bank Name]  
[Branch Address]  
[City, State, Zip Code]  
[Date]

**RE: Notice of Unauthorized Overdraft Repayment**

Dear [Customer Name],

Account Number: [Last 4 Digits of Account Number]

We are writing to notify you regarding a repayment transaction applied to your account on [Date] in the amount of [Amount]. This transaction was processed to cover an outstanding overdraft balance.

Our records indicate that this repayment may have been processed without the standard required authorization or outside of the agreed-upon repayment schedule. We sincerely apologize for this error.

**Action Taken:**

We have initiated a reversal of this transaction. The funds should be available in your account within [Number] business days. Additionally, any overdraft fees or non-sufficient funds (NSF) charges resulting specifically from this error will be waived or refunded.

**Next Steps:**

You do not need to take any action at this time. However, please review your recent statement to ensure all other transactions are correct. If you have incurred any external penalties (such as late fees from third-party creditors) due to this error, please provide documentation to your local branch for reimbursement consideration.

If you have questions, please contact our Customer Service Department at [Phone Number] or visit [Bank Website].

Thank you for your patience and for banking with [Bank Name].

Sincerely,

[Name/Signature]  
[Title/Department]  
[Bank Name]